

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**



## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/06/2009.
- 2) This case was confirmed on 04/16/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/19/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/13/2010.
- 5) The case was dismissed on 09/20/2010.
- 6) Number of months from filing to the last payment: 10
- 7) Number of months case was pending: 14
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 4,200.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 9,420.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 9,420.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,500.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 606.11
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 4,106.11**

Attorney fees paid and disclosed by debtor **\$ .00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICREDIT FINANCIA	SECURED	19,525.00	30,535.40	30,535.40	4,160.72	611.73
AMERICREDIT FINANCIA	UNSECURED	9,862.00	NA	NA	.00	.00
CITY OF BERWYN	SECURED	1,768.00	.00	1,768.00	237.44	.00
CITY OF BERWYN	UNSECURED	1,768.00	NA	NA	.00	.00
COOK COUNTY TREASURE	SECURED	13,088.00	.00	.00	.00	.00
COOK COUNTY TREASURE	UNSECURED	13,088.00	NA	NA	.00	.00
HSBC BANK USA	SECURED	216,111.00	417,724.45	.00	.00	.00
HSBC BANK USA	UNSECURED	174,818.00	NA	NA	.00	.00
INTERNAL REVENUE SER	UNSECURED	8,845.29	NA	NA	.00	.00
ILLINOIS DEPT OF REV	PRIORITY	4,000.00	3,770.13	3,770.13	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	728.00	728.04	728.04	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	4,290.00	4,290.53	4,290.53	.00	.00
ICE MOUNTAIN SPRING	UNSECURED	258.00	NA	NA	.00	.00
ICE MOUNTAIN SPRING	UNSECURED	157.00	NA	NA	.00	.00
CITY OF CHICAGO DEPT	UNSECURED	1,604.00	5,806.00	5,806.00	.00	.00
US CELLULAR CHICAGO	UNSECURED	295.00	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	1,354.00	1,575.56	1,575.56	.00	.00
COMCAST	UNSECURED	367.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	539.00	539.57	539.57	.00	.00
LOYOLA UNIVERSITY PH	UNSECURED	163.00	NA	NA	.00	.00
LOYOLA UNIVERSITY PH	UNSECURED	79.00	NA	NA	.00	.00
INTERNAL REVENUE SER	UNSECURED	11,196.00	11,305.84	11,305.84	.00	.00
PROVIDIAN	UNSECURED	2,423.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
MIDLAND CREDIT MANAG	UNSECURED	552.00	560.42	560.42	.00	.00
BMG MUSIC SERVICE	UNSECURED	179.00	NA	NA	.00	.00
LOYOLA UNIVERSITY HE	UNSECURED	537.00	NA	NA	.00	.00
LOYOLA UNIVERSITY HE	UNSECURED	286.00	NA	NA	.00	.00
LOYOLA UNIVERSITY HE	UNSECURED	85.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	2,327.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	627.00	NA	NA	.00	.00
TCF BANK	UNSECURED	4,950.00	NA	NA	.00	.00
RJM AQUISITIONS FUND	UNSECURED	465.00	465.58	465.58	.00	.00
BLACK EXPRESSIONS BK	UNSECURED	68.00	NA	NA	.00	.00
OAK PARK HOSPITAL	UNSECURED	100.00	NA	NA	.00	.00
WEST SIDE EMERGENCY	UNSECURED	619.00	NA	NA	.00	.00
LOIS REUX	OTHER	.00	NA	NA	.00	.00
HSBC BANK USA	SECURED	.00	.00	.00	.00	.00
NCO PORTFOLIO MGMT	UNSECURED	NA	330.78	330.78	.00	.00
COMMONWEALTH EDISON	UNSECURED	NA	1,575.56	1,575.56	.00	.00
HSBC BANK USA NA	OTHER	NA	NA	NA	.00	.00
OCWEN LOAN SERVICING	OTHER	NA	NA	NA	.00	.00
INTERNAL REVENUE SER	PRIORITY	NA	17,587.09	17,587.09	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	NA	629.63	629.63	.00	.00
ILLINOIS DEPT OF REV	UNSECURED	NA	1,402.66	1,402.66	.00	.00
ROBERT J SEMRAD & AS	PRIORITY	NA	.00	304.00	304.00	.00
LOYOLA UNIVERSITY PH	UNSECURED	88.00	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	30,535.40	4,160.72	611.73
All Other Secured	<u>1,768.00</u>	<u>237.44</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	32,303.40	4,398.16	611.73
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>21,661.22</u>	<u>304.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	21,661.22	304.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	29,210.17	.00	.00

**Disbursements:**

Expenses of Administration	\$ 4,106.11	
Disbursements to Creditors	\$ 5,313.89	
<b>TOTAL DISBURSEMENTS:</b>		\$ 9,420.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/14/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.